

MERIDIAN BANK

	CPP Disbursement Date 02/13/2009	Cert 57777	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$402	\$444	10.6%		
Loans	\$349	\$393	12.4%		
Construction & development	\$30	\$28	-6.6%		
Closed-end 1-4 family residential	\$62	\$88	41.2%		
Home equity	\$84	\$90	6.8%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-15.9%		
Commercial & Industrial	\$66	\$78	19.1%		
Commercial real estate	\$90	\$89	-0.6%		
Unused commitments	\$81	\$93	13.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$6	\$7	12.5%		
Asset-backed securities	\$0	\$1			
Other securities	\$15	\$18	22.8%		
Cash & balances due	\$21	\$9	-59.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$180			
Open-end HELOC originated for sale (quarter)	\$0	\$2			
Closed-end mortgage originations sold (quarter)	\$0	\$174			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$368	\$407	10.6%		
Deposits	\$344	\$369	7.4%		
Total other borrowings	\$20	\$28	42.3%		
FHLB advances	\$20	\$28	42.3%		
Equity					
Equity capital at quarter end	\$34	\$37	10.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.7%	8.5%	--		
Tier 1 risk based capital ratio	9.1%	8.8%	--		
Total risk based capital ratio	10.8%	10.5%	--		
Return on equity ¹	12.5%	11.1%	--		
Return on assets ¹	1.1%	0.9%	--		
Net interest margin ¹	4.5%	4.2%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	84.9%	58.1%	--		
Loss provision to net charge-offs (qtr)	-220.7%	33.1%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	6.2%	7.9%	0.0%	0.0%	--
Closed-end 1-4 family residential	3.2%	1.7%	0.0%	0.4%	--
Home equity	0.2%	0.2%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	2.4%	0.0%	--
Commercial & Industrial	0.3%	0.3%	0.0%	0.0%	--
Commercial real estate	1.2%	4.6%	0.0%	0.1%	--
Total loans	1.5%	2.1%	0.0%	0.1%	--